# Case 19-32377-ABA Doc 29 Filed 03/20/20 Entered 03/21/20 00:27:28 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:	•		
Debtor 1:	Thomas P McCabe	Social Security number or ITIN: xxx-xx-1765	xxx-xx-1765	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Adriana M McCabe	Social Security number or ITIN: xxx-xx-1338	xxx-xx-1338	
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 11/29/19		
Case number:	19-32377-ABA			

### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

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		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Thomas P McCabe	Adriana M McCabe		
2.	All other names used in the last 8 years	aka Thomas McCabe Jr.	aka Adriana Barbarano		
3.	Address	3104 Sunset Ave. Williamstown, NJ 08094	3104 Sunset Ave. Williamstown, NJ 08094		
		Thomas E. Dowey	Contact phone 609–646–6200		
4.	<b>Debtor's attorney</b> Name and address	Law Office of Thomas Dowey 1423 Tilton Road Suite 8 Northfield, NJ 08225	Email: tdesquire@hotmail.com		
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com		
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.">www.pacer.gov.</a> (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 3/18/20		
	THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTOR'S SOCIAL SECURITY NUMBER				

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor Thomas P McCabe and Adriana M McCabe

Case number 19-32377-ABA

#### Meeting of creditors January 10, 2020 at 11:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a 1423 Tilton Road, Suite 5, Northfield, NJ 08225 joint case, both spouses must The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 5/19/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/19/20 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/25/20 at 10:00 AM , Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 9. Filing of plan Cooper Street, Camden, NJ 08101-2067 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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United States Bankruptcy Court
District of New Jersey

In re: Thomas P McCabe Adriana M McCabe Debtors Case No. 19-32377-ABA Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Mar 18, 2020 Form ID: 309I Total Noticed: 39

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Mar 20, 20				
db/jdb 518673699	+Thomas P McCabe, Adriana M McCabe, 3104 Sunset Ave., Williamstown, NJ 08094-4337  +Ally Capital, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301,  Moorestown, NJ 08057-3124			
518593603	+CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030 (address filed with court: CorTrust Bank NA, P O Box 7010, Mitchell, SD 57301)			
518679906	+Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825			
518636811	c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,			
518593613	Boca Raton, FL 33487-2853 +KML Law Group, PC, 216 Haddon Ave , Suite 406, Westmont, NJ 08108-2812			
518593611	Kia Motors, P.O. Box 20609, Fountain Valley, CA 92728			
518593612 518674901	+Kia Motors Finance, Attn: Bankruptcy Dept, P.O. Box 20809, Fountain Valley, CA 92728-0809 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037			
518702027	+Mortgage Research Center, LLC, d/b/a Veterans United Home Loans et.al, c/o Cenlar FSB,			
518636990	425 Phillips Boulevard, Ewing, NJ 08618-1430 Mortgage Research Center, LLC, d/b/a Veterans United Home Loans, KML Law Group PC,			
518593617	Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108 +Veterans United Home Loans, 1400 Veterans United Drive, Columbia, MO 65203-3005			
Notice by	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
aty	E-mail/Text: tdesquire@hotmail.com Mar 19 2020 01:06:27 Thomas E. Dowey,			
tr	Law Office of Thomas Dowey, 1423 Tilton Road, Suite 8, Northfield, NJ 08225 +E-mail/Text: pmarraffa@standingtrustee.com Mar 19 2020 01:06:42 Isabel C. Balboa,			
01	Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977			
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2020 01:07:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534			
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 19 2020 01:07:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,			
518636492	Newark, NJ 07102-5235 EDI: GMACFS.COM Mar 19 2020 04:33:00 Ally Capital, PO Box 130424, Roseville MN 55113-0004			
518593596	+EDI: GMACFS.COM Mar 19 2020 04:33:00 Ally Financial, 6985 Union Park Center, Midvale, UT 84047-6076			
518593597	+E-mail/Text: bk@avant.com Mar 19 2020 01:07:56 Avant Inc., PO Box 9183380, Chicago, IL 60691-3380			
518593598	EDI: BANKAMER.COM Mar 19 2020 04:33:00 Bank of America, P.O. Box 982234, El Paso, TX 79998			
518593599	E-mail/Text: bankruptcy@bbandt.com Mar 19 2020 01:07:01 BB&T, P.O. Box 1847, Wilson, NC 27894			
518593600	+EDI: CAPITALONE.COM Mar 19 2020 04:33:00 Capital One, PO Box 6492, Carol Stream, IL 60197-6492			
518647826	+EDI: AIS.COM Mar 19 2020 04:33:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901			
518593601	+EDI: WFNNB.COM Mar 19 2020 04:33:00 Comenity Bank, Bankruptcy Dept., P.O. Box 183043, Columbus, OH 43218-3043			
518593602	+EDI: WFNNB.COM Mar 19 2020 04:33:00 Comenity Bank / Eddie Bauer, Bankruptcy Dept., P.O. Box 183043, Columbus, OH 43218-3043			
518593604	+E-mail/PDF: creditonebknotifications@resurgent.com Mar 19 2020 01:05:31 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500			
518593606	EDI: DISCOVER.COM Mar 19 2020 04:33:00 Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850			
518593607	+EDI: AMINFOFP.COM Mar 19 2020 04:33:00 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524			
518687965	EDI: JEFFERSONCAP.COM Mar 19 2020 04:33:00     Jefferson Capital Systems LLC,    Po Box 7999,     Saint Cloud Mn 56302-9617			
518593609	+EDI: CAUT.COM Mar 19 2020 04:33:00   JP Morgan Chase Bank, PO Box 29505, Phoenix, AZ 85038-9505			
518593610	+E-mail/Text: BKRMailOPS@weltman.com Mar 19 2020 01:07:07 Kay Jewelers, P O Box 740425, Cincinnati, OH 45274-0425			
518693742	E-mail/PDF: resurgentbknotifications@resurgent.com Mar 19 2020 01:05:07 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587			
518621312	E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 19 2020 01:05:50 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368			
518593614	+E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 19 2020 01:05:20 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001			
518678322	+EDI: JEFFERSONCAP.COM Mar 19 2020 04:33:00 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999			
518593615	+EDI: RMSC.COM Mar 19 2020 04:33:00 Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064			
518595651	+EDI: RMSC.COM Mar 19 2020 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021			

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Form ID: 309I Total Noticed: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

518593616 +EDI: RMSC.COM Mar 19 2020 04:33:00 Synchrony Bank / Amazon, P O Box 960013,

Orlando, FL 32896-0013

518593618 +EDI: BLUESTEM Mar 19 2020 04:33:00 Webb Bank/ Fingerhut, 6250 Ridgewood ROA,

Saint Cloud, MN 56303-0820

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518593605\* +Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500

518593608\* +First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Thomas E. Dowey on behalf of Debtor Thomas P McCabe tdesquire@hotmail.com
Thomas E. Dowey on behalf of Joint Debtor Adriana M McCabe tdesquire@hotmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4